

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

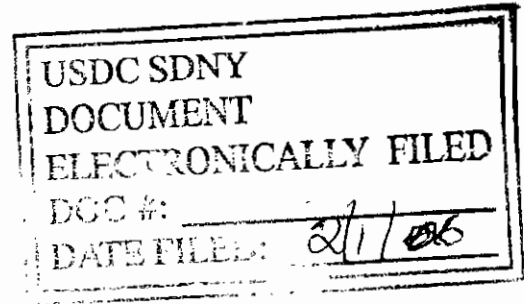
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MICHAEL CRESPO

Plaintiff,

-against-

CREDIGY RECEIVABLES, INC.,
CREDIGY RECEIVABLES CORP.,
STEWART & ASSOCIATES, P.C.,
AND KAREN A. DITSCH, ESQ.,

Defendants.
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CASE NO.: 05-CV-06402(NRB)

JUDGMENT

Pursuant to the filing by Defendant Credigy Receivables, Inc. of the offer of judgment made under Rule 68 of the Federal Rules of Civil Procedure, for \$1,000.00, and the filing of the Notice of Acceptance of Offer of Judgment thereof by Plaintiff Michael Crespo,

IT IS ORDERED AND ADJUDGED, that judgment is hereby entered on the Acceptance of Offer of Judgment in favor of the plaintiff Michael Crespo and against defendant CREDIGY RECEIVABLES, INC., in the amount of \$1,000, with costs and reasonable attorney fees to be set by the Court upon application by the Plaintiff.

Dated: New York, New York
this 31st day of January, 2006.

NAOMI REICE BUCHWALD
United States District Court Judge